



Appendix H

Glossary



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Above Moderate-Income Household. A household with an annual income greater than 120 percent of the area median income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Accessory Dwelling Unit (ADU). An accessory dwelling unit (ADU) is a dwelling unit that is accessory to one or more primary residences that has complete independent living facilities for one or more persons. A “conversion accessory dwelling unit” is any accessory dwelling unit created primarily by the conversion of any permitted or legal nonconforming structure, or portion of such a structure. On property developed with multifamily structures, only areas that are not used as livable space, including, but not limited to, storage rooms, boiler rooms, passageways, attics, basements, or garages, are eligible to become conversion accessory dwelling units. Consistent with zoning standards, conversion accessory dwelling units are permitted to expand the existing footprint of the structure by up to one hundred fifty square feet, and the existing height by up to two feet, and must be in conformance with all requirements of Section 24.16.142 of the Santa Cruz Municipal Code. A “new construction accessory dwelling unit” is any accessory dwelling unit that includes new construction and which does not meet the definition and requirements for a conversion accessory dwelling unit.

Affirmatively Furthering Fair Housing (AFFH). Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act. AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws” (Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements).

Area Median Income (AMI). Area median income for Santa Cruz County as published by the State of California pursuant to California Code of Regulations, Title 25, Section 6932, or successor provision. Commonly abbreviated as AMI. Area median income is the median or average income of a specific area and is based on household size.

Assisted Housing. Generally multi-family rental housing, but sometimes single-family ownership units, whose construction, financing, sales prices, or rents have been subsidized by federal, state, or local housing programs including, but not limited to Federal Section 8 (new construction, substantial rehabilitation, and loan management set-asides), Federal Sections 213, 236, and 202, Federal Sections 221 (d) (3) (below-market interest rate program), Federal Sections 101 (rent supplement assistance), CDBG, FHA Sections 515, multi-family mortgage revenue bond programs, local redevelopment and in lieu fee programs, and units developed pursuant to local inclusionary housing and density bonus programs.

Below-Market-Rate Housing (BMR). Any housing unit specifically priced to be sold or rented to low- or moderate-income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as “low income” or “moderate income.” The financing of housing at less than prevailing interest rates.

Community Care Facility. Any facility, place, or building which is maintained and operated to provide nonmedical residential care, daycare (other than family daycare homes), or home-finding agency services for children, adults or children and adults, including, but not limited to, the physically handicapped, mentally impaired, or incompetent persons. All community care facilities shall be appropriately licensed or registered pursuant to state law, unless exempted therefrom by state law. This definition and all other definitions relating to community care facilities shall be interpreted so as to be consistent with definitions found in state law or state administrative regulations.

Community Development Block Grant (CDBG). A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitled communities and administered by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Condominium. A multi-family building where the units are individually owned, and the common space is owned collectively by condominium unit owners. A condominium structure may have two or more units.

Covenants, Conditions, and Restrictions (CC&Rs). A term used to describe restrictive limitations that may be placed on property and its use, and which usually are made a condition of holding title or lease.

Deed. A legal document which affects the transfer of ownership of real estate from the seller to the buyer.

Density Bonus. The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity such as affordable rent for lower income residents at the same site or at another location.

Density, Residential. The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

Discretionary Action. An action or approval which requires the exercise of judgment or deliberation when the City decides to approve or disapprove a project.

Down Payment. Money paid by a buyer from his own funds, as opposed to that portion of the purchase price which is financed.

Duplex. A building on a single lot containing two dwelling units, each of which is totally separated from the other by a shared wall that extends from the foundation to the roof.

Dwelling Unit (DU). A dwelling unit is a building or portion of a building including one or more rooms which is/are designed or used as a residence by one family or housekeeping unit, with facilities for living, sleeping, eating, sanitation, and food preparation. A dwelling unit shall have only one domestic food preparation facility, except that a single-family dwelling may also include one area meeting the standards of a junior accessory dwelling unit complying with Section 24.16.170 of the Santa Cruz Municipal Code. A dwelling unit shall have interior access between all habitable spaces, except that a junior accessory dwelling unit containing all facilities necessary for living, sleeping, eating, food preparation and sanitation need not maintain interior access to the remainder of the dwelling unit.

Dwelling, Townhouse. A single dwelling unit in a townhouse group, located or capable of being located on a separate lot; and being separated from the adjoining dwelling unit by an approved wall, extending from the foundation through the roof and structurally independent of the corresponding wall of the adjoining unit.

Emergency Shelter. Housing with minimal supportive services that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter in any facility because of an inability to pay. Emergency shelter operators are not obligated to accept individuals if the shelter is at capacity.

Extremely Low-Income Household. A household with an annual income that is less than 30 percent of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Fair Market Rent. The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposed of administering the Section 8 Program.

Family. An individual, or two or more persons living together and occupying a dwelling which is not a rooming house, lodging house, or residential institutional use.

General Plan. A comprehensive, long-term plan mandated by State Planning Law for the physical development of a city or county and any land outside its boundaries which, in its judgment, bears relation to its planning. The plan shall consist of seven required elements: land use, circulation, open space, conservation, housing, safety, and noise. The plan must include a statement of development policies and a diagram or diagrams illustrating the policies.

Goal. A general, overall, and ultimate purpose, aim, or end toward which the City will direct effort.

Historic Preservation. The preservation of historically significant structures and neighborhoods until such time as, and in order to facilitate, restoration and rehabilitation of the building(s) to a former condition.

Historic Property. A historic property is a structure or site that has significant historic, architectural, or cultural value.

HOME Investment Partnership Program (HOME). A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for states and localities. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). This grant allots money for building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Household. All those persons—related or unrelated—who occupy a single housing unit. (See “Family.”)

Housing and Community Development Department (HCD). The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

Housing Element. One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements must be updated every five years.

Housing Payment. For ownership housing, this is defined as the mortgage payment, property taxes, insurance, and utilities. For rental housing, this is defined as rent and utilities.

Housing and Urban Development, U.S. Department of (HUD). A cabinet-level department of the federal government that administers housing and community development programs.

Implementing Policies. The City’s statements of its commitments to consistent actions.

Implementation. Actions, procedures, programs, or techniques that carry out policies.

Infill Development. The development of new housing or other buildings on properties in a built-up area or on new building parcels created by permitted lot splits.

Integration. A condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic region.

Junior Accessory Dwelling Unit (JADU). A unit that is no more than 500 square feet in size and contained entirely within a single-family residence. A junior accessory dwelling unit may share sanitation facilities with the existing structure.

Labor Supply Camp. An area or place containing living quarters including dwellings, tents, bunkhouses, trailer coaches, or other housing accommodations, and any accessory dining, sanitary or recreational facilities, maintained by a labor contractor for the housing of farm laborers, for hire for work off the site.

Land Use Classification. A system for classifying and designating the appropriate use of properties.

Live-Work Units. Buildings or spaces within buildings that are used jointly for commercial and residential purposes where the residential use of the space is secondary or accessory to the primary use as a place of work.

Lot Coverage. The maximum lot area which may be covered with buildings and structures. Buildings and structures include all land covered by Principal Buildings, garages and carports, Accessory Structures, covered decks and gazebos, and other enclosed and covered areas, but not including standard roof overhangs, cornices, eaves, uncovered decks, swimming pools, paved areas such as walkways, driveways, patios, uncovered parking areas or roads. All areas of coverage are computed in terms of net lot area at ground level.

Low-Income Household. A household with an annual income usually between 51 and 80 percent of the area median income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Low-Income Housing Tax Credits (LIHTC). Tax reductions provided by the federal and State governments for investors in housing for low-income households.

Manufactured Housing. Residential structures that are constructed entirely in the factory, and which since June 15, 1976, have been regulated by the federal Manufactured Home Construction and Safety Standards Act of 1974 under the administration of the U.S. Department of Housing and Urban Development (HUD).

Ministerial Action. A non-discretionary action or approval where the City merely has to determine whether a project conforms with applicable statutes, ordinances, or regulations.

Mixed-Use. Properties on which various uses such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A "single site" may include contiguous properties.

Mobile Home. A structure that was constructed prior to June 15, 1976, transportable in one or more sections, which, in a travel mode, is eight feet or more in width, or forty feet in length, or, when erected on site, is three hundred twenty square feet or more, and which is built on a permanent chassis and designed to be used as a single-family dwelling with or without a foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained therein. "Mobile home" includes any structure that meets all the requirements of this section and complies with the state standards for mobile homes in effect at the time of construction. "Mobile home" does not include a commercial modular, as defined in Section 18001.8, factory-built housing, as defined in Section 19971, a manufactured home, as defined in Section 18007, a multifamily manufactured home, as defined in Section 18008.7, or a recreational vehicle, as defined in Section 18010, of the California Health and Safety Code.

Mobile Home/Manufactured Home Park. Any parcel of land or portion thereof which is used or offered for use as a location for two or more mobile homes.

Moderate-Income Household. A household with an annual income usually between 81 and 120 percent of the area median income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Monthly Housing Expense. Total principal, interest, taxes, and insurance paid by the borrower on a monthly basis for an ownership unit or total rent, utilities, and renters' insurance paid by a tenant on a monthly basis. Used with gross income to determine affordability.

Multi-Family Dwelling. A multifamily dwelling is a building which is designed or used exclusively as a residence that includes three or more separate dwelling units or any combination of dwelling unit types

Ordinance. A law or regulation set forth and adopted by a governmental authority, usually a city or county.

Overcrowded Housing Unit. A housing unit in which the members of the household or group are prevented from the enjoyment of privacy because of small room size and housing size. The U.S. Bureau of Census defines an overcrowded housing unit as one which is occupied by more than one person per room.

Parcel. A lot or tract of land.

Disability. A physical or mental impairment that substantially limits one or more of the major life activities of the individual; a record of such an impairment; or being regarded as having such an impairment.

Policy. A specific statement of principle or of guiding action that implies clear commitment but is not mandatory. A general direction that a governmental agency sets to follow, in order to meet its objectives before undertaking an action program. (See "Program.")

Poverty Level. As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

Program. An action, activity, or strategy carried out in response to adopted policy to achieve a specific goal or objective. Policies and programs establish the "who," "how" and "when" for carrying out the "what" and "where" of goals and objectives.

Redevelop. To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

Regional. Pertaining to activities or economies at a scale greater than that of a single jurisdiction and affecting a broad geographic area.

Regional Housing Needs Allocation. A quantification by the local council of governments of existing and projected housing need, by household income group, for all localities within a region.

Rehabilitation. The repair, preservation, and/or improvement of substandard housing.

Residential. Land designated in the General Plan and zoning ordinance for building consisting of dwelling units. May be improved, vacant, or unimproved. (See “Dwelling Unit.”)

Retirement Home or Center. Multiple dwelling units containing not less than four dwelling units which are designated and intended to provide suitable living quarters and specialized services to elderly, or retired, ambulatory persons. These units are designed to serve elderly persons, and may include such special facilities and services as, but not limited to, communal cooking and eating areas, special dietary programs, wheelchair ramps, hallway handrails, and other special features and programs intended to serve the needs of elderly, retired persons.

Retrofit. To add materials and/or devices to an existing building or system to improve its operation, safety, or efficiency. Buildings have been retrofitted to use solar energy and to strengthen their ability to withstand earthquakes, for example.

Rezoning. An amendment to the zoning map to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area; a change in the zoning designation.

Housing Choice Voucher Program (HCV). A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households, operates by providing “housing assistance payments” to owners, developers, and public housing agencies to make up the difference between the “Fair Market Rent” of a unit (set by HUD) and the household’s contribution toward the rent, which is calculated at 30 percent of the household’s adjusted gross monthly income (GMI). “Section 8” includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Segregation. A condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or type of disability in a particular geographic areas when compared to a broader geographic area.

Single-Family Dwelling. A single-family dwelling is a building which is designed or used exclusively as a residence, including only one dwelling unit, and may also contain one area meeting the standards of a junior accessory dwelling unit.

Single-Room Occupancy Units (SRO). A cluster of residential units of a smaller size than normally found in multiple dwellings within a residential hotel, motel, or facility providing sleeping or living facilities in which sanitary facilities may be provided within the unit and/or shared, and kitchen or cooking facilities may be provided within the unit or shared within the housing project.

Special Housing Needs. Special housing needs are those associated with specific demographic or occupational groups that call for specific Housing Element program responses. State law specifically requires Housing Element analysis of the special housing needs of people who are elderly or disabled (including developmental disabilities), female-headed households, large families, farmworkers, and people experiencing homelessness. These special-needs groups often spend a disproportionate amount of their

income to secure safe and decent housing and are sometimes subject to discrimination based on their specific needs or circumstances.

Special Needs Populations. Disabled Households, agricultural workers, single-parent households, victims or survivors of domestic or physical abuse, households enrolled in Welfare-to-Work programs, homeless persons or persons at risk of becoming homeless, chronically ill persons including those with HIV and mental illness, displaced dependent parents (or expectant dependent parents), emancipated foster youth, individuals exiting from institutional settings, chronic substance abusers, or other specific groups with unique housing needs as determined by the Housing and Community Development Department. “Special Needs Populations” do not include seniors or the frail elderly unless they otherwise qualify as a Special Needs Population.

Subsidize. To assist by payment of a sum of money or by the granting to terms or favors that reduces the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale, or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing. Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Supportive Housing. Housing with no limit on length of stay, that is occupied by the target population as defined by State Housing Element Law, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Target Areas. Specifically, designated sections of the community where loans and grants are made to bring about a specific outcome, such as the rehabilitation of housing affordable by very low- and low-income households.

Target Population. Target population refers to people with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code and may include, among other populations, adults, emancipated minors, families with children, elderly people, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and people experiencing homelessness.

Tenure. Tenure refers to whether a dwelling unit is owner-occupied or renter-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is owner-occupied only if the owner or co-owner lives in it. All other occupied units are classified as renter-occupied including units rented for cash rent and those occupied without payment of cash rent.

Transitional Housing. Transitional housing is intended to move individuals needing temporary assistance with their housing needs and consist of buildings configured as rental housing developments but operated

under program requirements that require the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Undevelopable. Specific areas where topographic, geologic, and/or superficial soil conditions indicate a significant danger to future occupants and a liability to the City should the site be developed.

Acronyms Used

AB: Assembly Bill	FIT: Families in Transition
ACS: American Community Survey	FMR: Fair Market Rate
ADU: Accessory Dwelling Unit	HAMI: HUD Area Median Income
AFC: Association of Faith Communities	HAMFI: HUD Area Median Family Income
AFFH: Affirmatively Furthering Fair Housing	HCD: California Department of Housing and Community Development
AFH: Assessment of Fair Housing	HCVP: Section 8 Housing Choice Voucher Program
AI: Analysis of Impediments	HH: Household(s)
AMBAG: Association of Monterey Bay Area Governments	HMDA: Home Mortgage Disclosure Act
AMFI: Area Median Family Income	HOA: Homeowners Association
AMI: Area Median Income	HOME: HOME Investment Partnership Program
BMR: Below Market Rate	HOPES: Homeless Outreach, Proactive Engagement Services
CAR: California Association of Realtors	HPHP: Homeless Persons Health Project
CBDO: Community Based Development Organization	HUD: Department of Housing and Urban Development
CDBG: Community Development Block Grant	ICC: International Code Council
CDDS: California Department of Developmental Services	JADU: Junior Accessory Dwelling Unit
CERT: Community Emergency Response Team	LCP: Local Coastal Program
CEQA: California Environmental Quality Act	LI: Low-Income
CHAS: Comprehensive Housing Affordability Strategy	LIHTC: Low Income Housing Tax Credit
CoC: Continuum of Care	MFI: Median Family Income
CPUC: California Public Utilities Commission	MHMH: My House My Home Program
DFEH: California Department of Fair Employment and Housing	MSA/MD: Metropolitan Statistical Area/Metropolitan Division
DU/AC: Dwelling Units Per Acre	NFIP: National Flood Insurance Program
DU: Dwelling Unit	NPT: Neighborhood Policing Team
EDD: California Employment Development Department	NRSA: Neighborhood Revitalization Strategy Area
ELI: Extremely Low-Income	OEHHA: California Office of Environmental Health Hazard Assessment
EMS: Emergency Medical Services	PG&E: Pacific Gas and Electric Company
FAR: Floor Area Ratio	PLL: Paul Lee Loft
FEMA: Federal Emergency Management Agency	PSCH: Page Smith Community House
FHA: Federal Housing Administration	R/ECAP: Racially and Ethnically Concentrated Areas of Poverty
FHAA: Federal Fair Housing Amendment Act	
FHEO: Office of Fair Housing and Equal Opportunity	

RCAA: Racially and Ethnically Concentrated Areas of Affluence
RCC: Recuperative Care Center
RFS: Rebele Family Shelter
RHNA: Regional Housing Needs Allocation
RHND: Regional Housing Needs Determination
ROI: Regional Opportunity Index
SB: Senate Bill
SCMU: Santa Cruz Municipal Utilities

SCPD: Santa Cruz Police Department
SRO: Single-Room Occupancy Unit
SSVF: Supportive Services for Veterans Families
TCAC/HCD: California Tax Credit Allocation Committee/HCD
TOD: Transit-Oriented Development
VASH: HUD-Veterans Affairs Supportive Housing Program
VLI: Very Low-Income

